

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19-12210-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rose M Walsh  
aka Rose M Semmens, aka Rose Marie  
Walsh  
719 7th Street  
Union Beach, NJ 07735

Social Security No.:

xxx-xx-5334

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 15, 2019.

On February 24, 2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: April 8, 2020  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 26, 2020

JAN: wdr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Rose M Walsh  
DebtorCase No. 19-12210-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 31

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db  
 518165224 +Rose M Walsh, 719 7th Street, Union Beach, NJ 07735-2565  
 518165225 +Air Experts, 727C 17th Ave, Lake Como, NJ 07719-5215  
 518165225 +Best Buy, POB 790441, Saint Louis, MO 63179-0441  
 518006566 +Capital One NA, c/o The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 518160758 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518165227 Costco/Capital One, POB 5893, Carol Stream, IL 60197-5893  
 518165228 +Home Depot, POB 790328, Saint Louis, MO 63179-0328  
 518165229 +Meridian Health, c/o Keystone Financial Services, POB 730, Allenwood, NJ 08720-0730  
 518165230 #+Navesink Medical Associates, 150 Cherry Tree Farm Road, Middletown, NJ 07748-1318  
 518359285 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
 518006569 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518165232 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd. Ste 370, Northbrook, IL 60062-2757  
 518020512 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518006572 +Union Beach Sewer Department, 650 Poole Ave #1, Union Beach, NJ 07735-3044  
 518006573 +Union Beach Tax Collector, 650 Poole Ave #3, Union Beach, NJ 07735-3044  
 518006574 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2020 00:59:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 27 2020 00:59:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518015645 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 27 2020 00:55:24 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518034644 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Feb 27 2020 00:55:38 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 518006565 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Feb 27 2020 00:55:35 Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016  
 518034209 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 27 2020 00:53:36 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 518165226 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 27 2020 00:53:22 Capital One, Attn: Bankruptcy, POB 30285, Salt Lake City, UT 84130-0285  
 518157677 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 27 2020 00:59:56 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 518006567 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 27 2020 00:59:56 Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302  
 518006568 +E-mail/Text: bncnotices@becket-lee.com Feb 27 2020 00:58:18 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 518179179 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 27 2020 00:53:33 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541  
 518162815 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 27 2020 00:54:33 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
 518006570 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 27 2020 00:54:27 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
 518131841 E-mail/Text: bnc-quantum@quantum3group.com Feb 27 2020 00:59:28 Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
 518165231 +E-mail/Text: bnc-capio@quantum3group.com Feb 27 2020 00:59:33 Riverview Medical Center, c/o CF Medical LLC, 2222 Texoma Parkway Suite 150, Sherman, TX 75090-2481

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518006571\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Feb 26, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Paul N. Mirabelli on behalf of Debtor Rose M Walsh pmirabelli@verizon.net,  
n.pr72254@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5